



THE POLICY  
CIRCLE®

#policynotpolitics

# Housing

## Discussion Guide

### Let's get started

Each member is invited to give a **two minute reaction** to the brief answering the following questions. You may want to use a timer as you go around the room. And don't forget to decide who will take notes and post a discussion recap.

- What lens did you wear when reviewing this brief (e.g. personal, professional, etc.)?
- What did you find most interesting from reading the brief?
- What do you most care about regarding this issue?

### Let's discuss

- What is your personal experience with housing?
- Should owning a house be a life goal and meant to accumulate wealth?
- What is the role of government, the community, and families in housing?
- What are the priorities of reform?
- What do women need to understand about the business side and not-for-profit side of affordable housing and fighting homelessness?
- Should the 30-year mortgage exist?
- What are the responsibilities of a community regarding affordable housing?
- Would you support low income housing in your community? What if any is the right level of government encouragement in this regard?

### Let's act

- How does affordable housing affect our community? Is this an issue we'd like to learn more about? If so, who could serve as point people?
- What organizations, legislators and journalists could we contact to ask questions, learn more and get engaged?
- Who can post a meeting recap of this discussion and be a resource to other circles on this issue?

## Key Facts

- 1 in 4 poor Americans get subsidies for housing, while the rest find other arrangements, sometimes paying 60 percent or more of their income to pay the rent. (Business Insider)
- Homelessness rates in 2017 in the U.S. rose for the first time since 2010. (The Data Face)
- Currently over two million low-income families participate in the Section 8 program, amounting to over 5.3 million people. (Center on Budget and Policy Priorities)
- A household is termed “cost-burdened” if more than 30 % of its income is put towards housing costs. 80 % of renters and 63 percent of homeowners making less than \$30,000 annually are cost-burdened. (State of the Nation’s Housing 2018 report)
- As part of President Johnson’s Great Society, in 1965 Congress established the Department of Housing and Urban Development (HUD).

## Principles of Reform

- Government programs are inextricably linked to the housing market and providing housing assistance to those in need. Completely removing government from the housing market and affordable housing is unlikely.
- Not everyone really should own a home. But everyone should have access to a safe place to live but be encouraged to move to independence and self sustaining housing situations.
- Programs in place should encourage individual ownership, upward mobility, responsible borrowing and decision-making and employ rules that encourage responsibility in maintaining housing as well.
- Most true reform and change will happen through local non-profits and community organizations, not D.C.